

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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## Submitter Information

**Name:** Theron Mehr

**Address:** United States,

**Email:** theron.mehr@gmail.com

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## General Comment

I'm writing to convey my opposition to the DOL's proposed rule change that would prohibit trading options in retirement accounts. Used properly, which I've spent a significant amount of time and effort to learn and understand, actually GREATLY reduce risk, which is especially important with retirement funds. To be perfectly candid, I strongly believe this proposal is an ill conceived, paternalistic restriction on my ability to invest my own money. Something I've spent time, money and effort to learn to do effectively and safely.

I strongly urge the DOL to not restrict trading options in retirement accounts.